

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re:	SIDNEY WILLIAMS STEPHANIE WILLIAMS		§ § § § § §	Case No.: 04-32956
	Debtor(s)			

## CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/03/2004.
- 2) This case was confirmed on 03/21/2005.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/18/2006, 03/19/2007, 01/09/2006.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/01/2006, 08/04/2009.
- 5) The case was dismissed on 09/14/2009.
- 6) Number of months from filing to the last payment: 60
- 7) Number of months case was pending: 64
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: NA
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 89,872.21
Less amount refunded to debtor	\$ 2,546.49
<b>NET RECEIPTS</b>	<b>\$ 87,325.72</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 2,955.20
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 5,509.39
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 8,464.59**

Attorney fees paid and disclosed by debtor **\$ 794.80**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
AMERICAN GENERAL FIN	SECURED	1,000.00	.00	1,000.00	1,000.00	74.66
AMERICAN GENERAL FIN	UNSECURED	1,415.00	.00	1,076.34	.00	.00
AMERICAN GENERAL FIN	SECURED	1,000.00	.00	1,000.00	1,000.00	74.66
AMERICAN GENERAL FIN	UNSECURED	4,600.00	.00	2,569.67	.00	.00
BENEFICIAL ILLINOIS	SECURED	17,544.92	.00	17,545.00	17,545.00	1,309.54
DELL FINANCIAL	SECURED	600.00	.00	600.00	600.00	44.87
CITIFINANCIAL	SECURED	1,000.00	.00	1,000.00	314.06	52.11
CITIFINANCIAL	UNSECURED	1,770.00	NA	NA	.00	.00
CITIFINANCIAL	SECURED	500.00	.00	500.00	157.01	26.06
DELL FINANCIAL	UNSECURED	708.00	.00	772.36	.00	.00
FIFTH THIRD BANK	SECURED	NA	.00	.00	.00	.00
FIFTH THIRD BANK	SECURED	1,300.00	.00	57,461.12	27,926.58	10,667.94
CHRYSLER FINANCIAL S	UNSECURED	NA	.00	28,890.80	.00	.00
SST	SECURED	10,875.00	.00	14,000.00	14,000.00	1,752.64
SST	UNSECURED	6,125.00	.00	2,336.57	.00	.00
SELECT PORTFOLIO SER	SECURED	NA	.00	.00	.00	.00
SELECT PORTFOLIO SER	SECURED	2,316.00	.00	2,316.00	2,316.00	.00
EDUCATION RESOURCES	UNSECURED	25,122.00	.00	25,579.14	.00	.00
AMERICAN EXPRESS TRA	UNSECURED	5,528.00	.00	5,563.48	.00	.00
AMERICAN EXPRESS TRA	UNSECURED	23,320.00	.00	25,138.30	.00	.00
SHERMAN ACQUISITION	UNSECURED	5,308.90	.00	5,308.90	.00	.00
CITIBANK SC NA	UNSECURED	3,648.00	NA	NA	.00	.00
DISCOVER FINANCIAL S	UNSECURED	6,383.78	.00	6,383.33	.00	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
ECAST SETTLEMENT COR	UNSECURED	24,367.00	.00	24,264.31	.00	.00
SHERMAN ACQUISITION	UNSECURED	NA	.00	1,562.72	.00	.00
SHERMAN ACQUISITION	UNSECURED	NA	.00	1,979.02	.00	.00
SHERMAN ACQUISITIONS	UNSECURED	NA	.00	7,638.49	.00	.00
EDUCATION RESOURCES	OTHER	NA	NA	NA	.00	.00
ECMC	UNSECURED	NA	.00	42,904.20	.00	.00
MERCEDES BENZ CREDIT	SECURED	NA	.00	.00	.00	.00
ECAST SETTLEMENT COR	UNSECURED	NA	.00	403.03	.00	.00
SST INC	OTHER	NA	NA	NA	.00	.00
INTERNAL REVENUE SER	PRIORITY	NA	5,530.14	5,530.14	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	17,545.00	17,545.00	1,309.54
Mortgage Arrearage	59,777.12	30,242.58	10,667.94
Debt Secured by Vehicle	14,000.00	14,000.00	1,752.64
All Other Secured	<u>4,100.00</u>	<u>3,071.07</u>	<u>272.36</u>
<b>TOTAL SECURED:</b>	95,422.12	64,858.65	14,002.48
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>5,530.14</u>	<u>.00</u>	<u>.00</u>
<b>TOTAL PRIORITY:</b>	5,530.14	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	182,370.66	.00	.00

**Disbursements:**

Expenses of Administration	\$ 8,464.59
Disbursements to Creditors	\$ 78,861.13
<b>TOTAL DISBURSEMENTS:</b>	\$ 87,325.72

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/22/2009

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320. 4(a)(2) applies.